

01-04-02

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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: HUANG et al.

Serial No.: Not yet assigned

Filing Date: Filed herewith

For: METHOD AND APPARATUS FOR  
DETERMINING A CUSTOMER'S  
LIKELIHOOD OF REUSING A  
FINANCIAL ACCOUNT

)  
)  
) Examiner: Not yet assigned

)  
) Group Art Unit: Not yet assigned

)  
) Attorney Docket No.: G06.004

)  
) CERTIFICATE OF MAILING UNDER 37 CFR  
1.10

)  
) I hereby certify that this correspondence is being  
deposited with the United States Postal Service  
via Express Mail in an envelope addressed to: Box  
Patent Application, Commissioner for Patents,  
Washington, D.C. 20231, on December 31, 2001

)  
) Dated: December 31, 2001 By: *Jill Holme*  
Jill Holme

**Box PATENT APPLICATION**

Commissioner for Patents  
Washington, D.C. 20231

**UTILITY PATENT APPLICATION TRANSMITTAL  
(Large Entity)**

Sir:

Transmitted herewith for filing under 35 USC 111(a) and 37 CFR 1.53(b) is a new utility  
patent application for an invention entitled: **METHOD AND APPARATUS FOR  
DETERMINING A CUSTOMER'S LIKELIHOOD OF REUSING A FINANCIAL ACCOUNT**

and invented by: **HUANG et al.**

Enclosed are:

1. ☒ Filing Fee as calculated and transmitted as described below
2. ☒ Specification having 58 pages and including the following:

- a. ☒ Descriptive Title of the Invention
- b. ☒ Cross references to Related Applications (*if applicable*)
- c. ☐ Statement Regarding Federally-sponsored Research/Development
- d. ☐ Reference to Microfiche Appendix (*if applicable*)
- e. ☒ Background of the Invention
- f. ☒ Brief Summary of the Invention
- g. ☒ Brief Description of the Drawings (*if drawings filed*)
- h. ☒ Detailed Description
- i. ☒ Claim(s) as Classified Below
- j. ☒ Abstract of the Disclosure
- 3. ☒ Drawing(s) (*when necessary as prescribed by 35 USC 113*)
  - a. ☒ Formal          Number of Sheets 8
  - b. ☐ Informal          Number of Sheets
- 4. ☐ Oath or Declaration
  - a. ☐ Newly executed (*original or copy*)          ☐ Unexecuted
  - b. ☐ Copy from a prior application (37 CFR 1.63(d))
  - c. ☐ With Power of Attorney          ☐ Without Power of Attorney
  - d. ☐ DELETION OF INVENTOR(S)  
 Signed statement attached deleting inventor(s) named in the Prior Application,  
 see 37. CFR 1.63(d)(2) and 1.33(b).
- 5. ☐ Incorporation By Reference (*usable if Box 4b is checked*)  
 The entire disclosure of the prior application, from which a copy of the oath or  
 declaration is supplied under Box 4b, is considered as being part of the disclosure of  
 the accompanying application and is hereby incorporated by reference therein.
- 6. ☐ Assignment Papers (*cover sheet & documents(s)*)
- 7. ☐ 37 CFR 3.73(B) Statement (*when there is an assignee*)
- 8. ☐ English Translation Document (*if applicable*)
- 9. ☒ Information Disclosure Statement/PTO-1449          ☒ Copies of IDS Citations
- 10. ☐ Preliminary Amendment
- 11. ☒ Acknowledgement Postcard
- 12. ☒ Mailed Via  
       ☐ First Class          ☒ Express Mail (*Specify Label No.*) **EV017948814US**
- 13. ☐ Certified Copy of Priority Document(s) (*if foreign priority is claimed*)
- 14. ☐ Request and Certification under 35 USC 122(b)(2)(B)(i) (*attach PTO/SB/35*)

15. ☐ Additional Enclosures: \_\_\_\_\_**FEE CALCULATION**

For	No. Filed	No. Allowed	No. Extra	Rate	Fee
Total Claims	32	- 20	12	\$ 18.00	\$ 216.00
Indep. Claims	5	- 3	2	\$ 84.00	\$ 168.00
Multiple Dependent Claims (If applicable, please add \$ 260.00)					\$ 0.00
<b>BASIC FEE</b>					\$ 740.00
<b>OTHER FEE</b> (specify purpose): Assignment Recordation					\$0.00
<b>TOTAL FILING FEE</b>					<b>\$1,124.00</b>

A check in the amount of **\$1,124.00** is enclosed.

In addition, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.



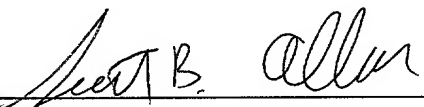
Credit any overpayment.

Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,

December 31, 2001

Date

  
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